

No.[] 10/801,470, Attorney Docket No. 15469US01, by Relan, *et al.*, filed March 16, 2004, which is incorporated herein by reference. During access, the authorized user provides the time varying randomly generated password displayed on the mobile terminal 120. This additional feature virtually assures that the accessing user himself is at the physical location 117. The mobile terminal 120 can also be integrated into the client terminal 115 for ease of use.

Remarks

Paragraph [0028] has been amended to insert one non-provisional patent application serial number.

Should the Examiner have any questions, or if the Applicant can be of any further assistance, the Examiner is invited to contact the Applicant. It is believed that no fee is required for this response. However, to the extent that a fee is required, the Commissioner is authorized to charge such required fee to deposit Account No. 13-0017.

Respectfully submitted,



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